

UNDERWRITING

PruFast Track

**PUT YOUR
LIFE CLIENTS
ON TRACK TO
A QUICKER
APPROVAL**

FASTER AND EASIER UNDERWRITING

PruFast Track is Prudential's new underwriting process for eligible applicants.

- ▶ **More convenient**
- ▶ **Less invasive** for clients
- ▶ Still uses **experienced underwriters**
- ▶ Plus, there's **no change in pricing or commissions** for you!

WHO'S ELIGIBLE?

All applicants¹ who meet the following requirements:

- ▶ **Age:** 18 to 60
- ▶ **Face Amounts:** \$100,000 to \$1,000,000
- ▶ **Products:** All Term Products (except PruTerm One), PruLife® Custom Premier II, VUL Protector®, PRULife® Founders Plus UL, PruLife® Index Advantage UL²

UNDERWRITING APPROVAL TRACK

ACCELERATED

- ▶ Healthy applicants
- ▶ Minimal requirements (may have minor health conditions and/or non-medical issues)

Clients who are likely to follow the Accelerated Underwriting path include those who:

- ▶ Have not used tobacco or nicotine within 3 years and/or have not used cigarettes within 1 year
- ▶ Have a height/weight within preferred categories
- ▶ Have positive family history within preferred guidelines
- ▶ May have minor medical impairments, such as asthma, cysts, benign polyps, and some types of heart murmurs
- ▶ May have hypertension and high cholesterol with recent doctor visit
- ▶ Have no ratable driving violations
- ▶ Are US residents

OPTIMIZED

- ▶ Healthy applicants who did not receive an accelerated approval
- ▶ All other applicants
- ▶ Selected underwriting requirements *or* full age/amount requirements

Clients who are likely to follow the Optimized Underwriting path include those who:

- ▶ Have more complex medical conditions such as diabetes, heart disease, cancer, hepatitis, seizures, or sleep apnea
- ▶ Have a history of alcohol and/or drug abuse or treatment
- ▶ Are taking medications that were not disclosed on the application
- ▶ Have seen a doctor just prior to the application date
- ▶ Have recently had medical tests completed
- ▶ Are age 50+ and/or are applying for amounts of \$500,000 and up

¹Multiple applications submitted on the same client at the same time are not eligible.

²PruLife® Universal Protector and Universal Plus will be evaluated for inclusion in the PruFast Track process later in 2017. There are no plans to include survivorship products at this time.



IMPORTANT

The speed of this process depends on the completion of the phone interview and receipt of the Medical Information Bureau Authorization.



- 1 Submit via the tele-assist process**
Submit electronically or via worksheet using one of Prudential's tele-interview processes. Client is contacted within 24 hours to complete the phone interview. Client and Producer sign the application and point of sale forms electronically via DocuSign or over the phone. Please contact your Account Representative to learn more.
EXAM WILL NOT BE ORDERED.



- 2 Collection of Remaining Application Information**
Phone interview to collect information is completed (takes approximately 20 minutes). Rx records, Motor Vehicle Records, and identity checks are obtained, and case goes through PruFast Track process.



- 3 Decision is Made**
PruFast Track process determines underwriting path. Accelerated cases will be approved within hours or days. Optimized cases require more information and additional time. Either way, the Financial Advisor will be notified.

QUESTIONS?

Contact your Prudential Wholesaler.

The availability of coverage and rates will vary based on company underwriting criteria including, but not limited to, age, sex, health history, smoking status and residency.

Underwriting rules are subject to change at our discretion.

Term Essential, Term Elite, PruLife® Founders Plus UL, PruLife® Index Advantage UL, PruLife® Universal Protector, PruLife® Universal Plus, VUL Protector®, and PruLife® Custom Premier II are issued by Pruco Life Insurance Company except in New York, where they are issued by Pruco Life Insurance Company of New Jersey. PruTerm WorkLife 65SM is issued by Pruco Life Insurance Company, except in New York, where it is currently unavailable. PruLife® Return of Premium Term is issued by Pruco Life Insurance Company except in New Jersey and New York, where the issuer is Pruco Life Insurance Company of New Jersey. VUL Protector and PruLife Custom Premier II are offered through Pruco Securities, LLC (member SIPC). All are Prudential Financial companies located in Newark, NJ.

NOT FOR CONSUMER USE.